

EXHIBIT H



BANK AUDI (USA)

Telecommunications Instructions Authorization/Indemnification

Account Name

ARNOLDO ALVES x/b
ELISABETH ALVES ITF

Account Number

1	6	6	2	1	2
---	---	---	---	---	---

I/We hereby authorize Bank Audi (USA), ("Bank"), to accept and immediately act upon instructions from me/us via telephone, telegram, telefacsimile, untested telex, electronic mail or any other means of telecommunications regarding my/our account, and/or any other accounts held in my/our name(s) at your Bank.

You are hereby authorized to select security procedures for accepting instructions that are commercially reasonable for you, designate, remove and redesignate the persons employed by you who are authorized to initiate, confirm, amend and/or cancel payment orders in connection with the Account. It is understood that all instructions are sent entirely at my/our own risk and I/we agree that you shall not be liable for any mistake or omission which may happen in the transmission of the message, nor for any misunderstanding of instructions when received by you, or, provided you have not acted with gross negligence, for the execution of any instructions given by an unauthorized person. In the case of telephone instructions, you shall not be obliged to require any proof of identity, and may, from time to time, record the conversations and ask for the customer to confirm the instruction in writing. In the case of telegram, telex or telefacsimile instructions, the name and/or number of the account appearing in the telegram, telex or telefacsimile will be considered by you as sufficient proof of identity. Otherwise, the Bank cannot be held responsible for any duplicate execution which might result. I/we agree to fully indemnify the Bank against any claims, liabilities or losses which it may incur by reason of acting under this authority, and shall reimburse the Bank on demand for any such costs and expenses. In the event I/we fail to do so, the Bank is authorized to debit the Account(s) for any such expenses or costs.

Signed:

By: XADate: 10/01/99By: KEDate: 10/01/99

IB 0190